

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELE L NEAL

Debtor(s)

Case No. 09-07441

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2009.
- 2) The plan was confirmed on 07/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2012.
- 5) The case was dismissed on 10/19/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,050.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,855.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$16,855.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$848.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,848.24

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	390.00	NA	NA	0.00	0.00
AIS SERVICES	Unsecured	118.00	117.50	117.50	0.00	0.00
AMERILAN	Unsecured	390.00	NA	NA	0.00	0.00
ASI RESOURCES	Unsecured	117.50	NA	NA	0.00	0.00
CMG GROUP LLC	Unsecured	275.00	NA	NA	0.00	0.00
COMPUCREDIT CORP	Unsecured	393.00	NA	NA	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,495.00	1,495.01	1,495.01	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	NA	456.40	456.40	0.00	0.00
EAST BAY FUNDING	Unsecured	400.00	400.00	400.00	0.00	0.00
EAST BAY FUNDING	Unsecured	411.00	452.68	452.68	0.00	0.00
EAST BAY FUNDING	Unsecured	401.00	401.18	401.18	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,290.00	1,198.21	1,198.21	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,138.18	1,138.18	0.00	0.00
FASTBUCKS	Unsecured	725.00	NA	NA	0.00	0.00
HAWTHORNE CREDIT UNION	Unsecured	800.00	NA	NA	0.00	0.00
HIGH COUNTRY LOANS	Unsecured	390.00	330.00	330.00	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,380.00	1,246.01	1,246.01	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	393.00	393.65	393.65	0.00	0.00
LOAN SHOP	Unsecured	390.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	60.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	1,742.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	500.00	1,437.81	1,437.81	255.78	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,165.54	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	319.00	319.11	319.11	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	631.09	631.09	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	1,372.00	741.60	741.60	0.00	0.00
REGIONAL ACCEPTANCE	Secured	15,036.22	15,036.22	15,036.22	9,571.53	2,295.99
SPRINGLEAF FINANCIAL SERVICES	Secured	2,364.06	2,364.06	2,364.06	1,527.26	356.20
STATE COLLECTION SERVICE	Unsecured	261.00	261.10	261.10	0.00	0.00
T MOBILE USA	Unsecured	NA	435.16	435.16	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	753.58	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEST ASSET MANAGEMENT	Unsecured	798.00	NA	NA	0.00	0.00
WORLDWIDE CASH	Unsecured	250.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,400.28	\$11,098.79	\$2,652.19
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,400.28	\$11,098.79	\$2,652.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,454.69	\$255.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,848.24</u>
Disbursements to Creditors	<u>\$14,006.76</u>
TOTAL DISBURSEMENTS :	<u>\$16,855.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.